Prepared by:
Shapiro & Massey, L.L.C.
J. Gary Massey, MSB No. 1920
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601)981-9299
S&M No. 11-004134

Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)983-9299

Loan No. XXXXXX7620

Index: Lot 19, Neighborhood A, Cherry Tree Park S/D, S16, T2S, R7W, Plt Bk 91, Pg17, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

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WHEREAS, on May 31, 2006, James C. Clark, executed a certain deed of trust to Lem Adams, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2490 at Page 414, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Holders of the GE-WMC Asset-Backed Pass-Through Certificates, Series 2006-1 pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Holders of the GE-WMC Asset-Backed Pass-Through Certificates, Series 2006-1, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

3746 Pavilion Circle, Southaven, MS

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Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

STATE OF FLORIDA COUNTY OF PALM BEACH

(SEAL)

My commission expires: 3746 Pavilion Circle, Southaven, MS

Notary Public

Notary Public State of Florida Marlene Saunders My Commission EE10:2687 Expires 09/22/2015

Exhibit "A"

Lot 19, Neighborhood A, Cherry Tree Park Subdivision, situated in Section 16, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 91, Page 17, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Property Address: 3746 Pavilion Circle, Southaven, MS 38672

Title is Vested in: James C. Clark

Subject Mortgage:

Deed of Trust from James C. Clark to MERS, Inc. as nominee for WMC Mortgage Corp., a Corporation, with Lem Adams III as Trustee, dated May 31, 2006, recorded June 8, 2006, in (book) 2490, (page) 414, in the amount of \$239,200.Q0,DeSoto County, Mississippi.

Assigned to The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Holders of the GE-WMC Asset-backed Pass-Through Certificates, Series 2006-1, Assigned by Mortgage Electronic Registration Systems, Inc.,Recorded on 9/22/2008, in (book) 2948, (page) 454, assigning the mortgage originally recorded in (book) 2490, (page) 414, DeSoto County, Mississippi.

That Appointment of Substitute Trustee appointing Emily Kaye Courteau as substitute trustee, recorded on September 22, 2008, in (book) 2948, (page) 455, DeSoto County, Mississippi.

3746 Pavilion Circle, Southaven, MS